

Mobile Payment System and Method Thereof

Abstract of the Disclosure

A mobile payment method designed to facilitate payment and transaction in addition to credit card and debit card, which includes the steps of (a) receiving a payment request in an operation center from a registered merchant through a communication network; (b) requesting the registered merchant, through the communication network, to inform a customer ID of a customer, who is a registered member of the operation center, and a transaction amount to be paid by the customer to the registered merchant; (c) verifying a merchant ID of the registered merchant by the operation center; (d) confirming the payment request by the operation center by notifying the customer and requesting for verification; (e) requesting the customer to verify the payment transaction by confirming the transaction amount and inputting a security password of the customer registered in the operation center; and (f) confirming with the registered merchant whether the payment request is issued.